

Overview

- > A loan for when the amount of the mortgage exceeds loan-servicing limits set by Fannie Mae and Freddie Mac
- > Available in a variety of terms, including fixed-rate and adjustable-rate loans
- > Covers purchase and refinance amounts up to \$1 million
- > No PMI required

A Good Option If:

> You want to avoid taking out two or more loans to finance a home purchase



One of Indy's Top Financial Institutions for Homebuyers*

- > Low fees & closing costs
- > Competitive rates
- > Quick online application
- > Dedicated mortgage rep from application to closing



Bradley Smith

Your Mortgage Loan Originator NMLS: 906855

> bsmith@elements.org 1-317-957-7443



TO VIEW RATES AND APPLY ONLINE:

elements.org/bsmith

^{*} Based on total dollar conventional mortgage volume closed from January-December 2021 in the Indianapolis metropolitan statistical area. Information based on mortgage recording provided by Mortgage Data Web. Conventional mortgage is a non-government mortgage. Ranking is among banks and credit unions and excludes mortgage companies.



